Financial Literacy Requirement

All incoming freshmen students are required to complete financial literacy training. There are two options to complete this requirement, as described below. You only need to complete one of the options below to fulfill this requirement. More information can be found on our website: finaid.uni.edu/fin-lit-requirement.

LIVE LIKE A STUDENT

- Free, 3-week, non-credit, in-person course
- Students are entered into a $500 scholarship drawing for each class attended
- Register online at finaid.uni.edu/live-like-a-student

PANTHER CASHCOURSE

- Free, online course
- All incoming freshmen have access to Panther CashCourse through eLearning on the first day of fall semester
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**NOTICE:** Because of the nature of federal, state and institutional guidelines affecting financial aid programs, the information contained in this publication is subject to change.
Reviewing the Financial Aid Award

**Award Notification on MyUNIverse**

How to find the award notification:

- Login to MyUNIverse at https://MyUNIverse.uni.edu using your CatID and password. The initial username and password is created when the application for admission is submitted.

- On the My Page tab, click on Go to My Student Center.

- In the Finances section, click on Accept/Decline Awards. A

- Select the aid year. The aid year is based on the year the academic year ends. Ex. 2020-2021 academic year would be aid year 2021. B

The Financial Aid Award lists the names and amounts of specific types of financial aid that make up the student’s award. C

If the award does not show a specific type of aid, either the student was not eligible for that aid or funds were no longer available.

The Financial Aid Award is based on full-time enrollment (12+ credits for undergraduates and 9+ credits for graduates). Grant disbursements are prorated according to the number of hours in which the student is enrolled.

Federal regulations require scholarship(s) be included in the student’s package. Scholarships reported will reduce or replace other forms of financial aid. UNI’s policy is to reduce the student’s aid in the following order when possible: loans, work-study, grants.

Aid years listed indicate your access to eligibility information regarding your Financial Aid Application.
Reviewing the Financial Aid Award

Accepting & Declining Financial Aid
The financial aid award package screen is where decisions are made regarding the award.

Accept or decline loans and work-study before clicking submit. Once accepted, a box will appear allowing the student to customize the amount they would like to accept for the year.

Students cannot accept the Direct PLUS Loan on their Student Center. Parents wanting to borrow a Direct PLUS Loan should log into studentaid.gov using their FSA ID. Once logged in, parents will complete the following:
• Apply for a Direct PLUS Loan
• Complete Loan Agreement (Master Promissory Note) for Parent PLUS
• Parents can start applying April 1st each year

Expected Family Contribution (EFC)
The EFC is determined by the Free Application for Federal Student Aid (FAFSA) and is a theoretical amount the student and family can contribute to the student’s education. This figure is used to determine the types of aid a student may receive.

Determining Financial Need
Need-based financial aid is available to families that demonstrate a need for additional resources. The Direct Unsubsidized loan, PLUS loan and TEACH Grant do not require financial need.

Understanding the Award
Near the bottom of the Award Summary is a link to the Financial Aid Summary. This link opens a [D] calculation of estimated need as determined by the FAFSA, and a breakdown of expenses used to calculate the student’s estimated financial aid budget.

Unusual Circumstance
If the student’s family has experienced an unusual circumstance such as a loss of income, large out-of-pocket payments for medical or dental expenses, or incurred non-discretionary debt due to a funeral or natural disasters, contact our office for details on how we may be able to assist.

Less Than Full-Time
Financial aid is based on full-time enrollment. If the student is not enrolled full time by the census date (end of 10th day of classes), their aid will be adjusted at that time to reflect their actual enrollment. If the student fully withdraws from all their courses after the first disbursement, their aid will be charged back according to how much of the semester has been completed.
Cost of Attendance (COA)

COA=Direct Expenses+Indirect Expenses

**Direct Expenses**: Expenses that will be displayed on the U-Bill and owed directly to the university.

**Indirect Expenses**: Estimated amounts for books and supplies, off campus living expenses, personal expenses and transportation expenses. The actual amount a student pays for these items may vary.

Direct Expenses (per year)*

<table>
<thead>
<tr>
<th></th>
<th>Iowa Resident</th>
<th>Non-Resident</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition &amp; Fees**</td>
<td>$ 8,938</td>
<td>$19,480</td>
</tr>
<tr>
<td><em>Based on 12 or more credit hours</em></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Room &amp; Board</td>
<td>$ 9,160</td>
<td>$ 9,160</td>
</tr>
<tr>
<td><em>Based on double room and all-access meal plan</em></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Direct Expenses</td>
<td>$18,098</td>
<td>$28,640</td>
</tr>
</tbody>
</table>

Estimated Indirect Expenses (per year)

<table>
<thead>
<tr>
<th></th>
<th>Iowa Resident</th>
<th>Non-Resident</th>
</tr>
</thead>
<tbody>
<tr>
<td>Books &amp; Supplies</td>
<td>$  800</td>
<td>$  800</td>
</tr>
<tr>
<td>Transportation to and from home</td>
<td>$  640</td>
<td>$  640</td>
</tr>
<tr>
<td>Personal Expenses</td>
<td>$1,756</td>
<td>$1,756</td>
</tr>
<tr>
<td>Total Indirect Expenses</td>
<td>$3,196</td>
<td>$3,196</td>
</tr>
</tbody>
</table>

Cost of Attendance

<table>
<thead>
<tr>
<th></th>
<th>Iowa Resident</th>
<th>Non-Resident</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>$21,294</td>
<td>$31,836</td>
</tr>
</tbody>
</table>

*Direct expenses are an estimate. Final figures are expected in June 2020.

**All new students are charged a $220 Records and Document fee in their first semester at UNI in addition to the Tuition & Fees listed.

Indirect Expenses

Books may initially be an out-of-pocket expense for students. Financial aid is available to help purchase books; however, due to the timing of aid crediting, many students may need to purchase their books before classes begin using out-of-pocket funding. The price of textbooks will vary depending on a number of different factors:

- New vs. used: Purchasing used texts will allow for savings; however, used books tend to sell quickly. Many students purchase texts online in an effort to save money.
- Certain courses require several books.
- Some majors require books that are more expensive than others.
- Renting vs. buying books: Renting may be a less expensive option.

**Personal** expenses include, but are not limited to; clothing, entertainment, personal needs, room decorations and communication devices.

**Transportation** expenses are estimated expenses of the cost of traveling to and from home during breaks and long weekends.
Changes to COA

Budget Increases

Students experiencing unexpected expenses related to college, such as car repairs, a computer purchase, child care or commuting expenses, may be able to request an increase in their COA.

This additional budget amount may only increase the eligibility to borrow loans. Students will want to consider whether they can pay for these expenses with employment earnings, savings or financial assistance from family or friends.

Requests for budget increases require documentation of the expenses and will be reviewed on an individual basis. Contact our office for more information.

Studying Abroad

The Study Abroad Center offers academic opportunities in more than 60 countries for students interested in studying abroad.

The cost for study abroad programs varies widely, depending on the type, length of time and location of the program. After selecting a program, a student should set up an appointment with a Financial Aid Counselor to discuss funding options. A student may request an increase in their COA based on the cost of a particular study abroad program.

This additional budget amount may only increase the eligibility to borrow loans, so students must budget wisely and consider other sources of financial assistance such as savings, financial assistance from family and earnings from employment.

BUDGET MORE. BORROW LESS.

Budgeting your money wisely while in college will lead you to the financial future that you deserve!

Register online for the free, no-credit course.

Sessions are offered throughout the year!

Register online at finaid.uni.edu
How Financial Aid is Awarded

Awarding Parameters
Financial aid programs were created with the idea that the primary responsibility for paying for college rests with the student and their family.

Need-based financial aid is available to families that demonstrate need for additional resources. Students with the greatest need will receive a larger proportion of gift aid. Typically, need-based gift aid is awarded on a first-come, first-served basis, providing assistance to as many students as possible. In compliance with federal regulations, the total financial aid awarded will not exceed the student’s COA.

The Office of Financial Aid and Scholarships has a limited amount of federal, state and institutional funds. Due to the availability of funds, some types of aid are not awarded in conjunction with each other.

Grants and scholarships are added to an award first. Institutional financial aid (grants and scholarships) may not exceed the cost of tuition, fees, room, board and books. Federal Direct Loans are then added to an aid package to ensure that an award meets the COA. If a gap remains between costs and financial aid, a Direct PLUS Loan or a private education loan could be considered.

How Scholarships are Awarded
UNI offers scholarships each year to students on the basis of merit and/or achievement. Many scholarships consider financial need as determined by the FAFSA. Scholarship selection is competitive and not all applicants will receive a scholarship. Scholarships require full-time enrollment and a minimum grade point average. Renewal of university scholarships may require any or all of the following: minimum grade point average, financial need, major, and annual completion of the UNI Scholarship Application.

Incoming Freshmen & Transfer Students
Some scholarships are awarded at the time of admission. Students will be notified of selection for these awards by the Office of Admissions. All other scholarships require the annual completion of the UNI Scholarship Application. This allows students to apply for scholarships available in specific majors and university departments. The application is available in late summer, with a deadline of January 15 for most scholarships. Students need to complete the application annually.

Current Students
The UNI Scholarship Application is the centralized online application for scholarships. Students should begin the application process early and check carefully for scholarship deadlines. The application is available in late summer, with a deadline of January 15, and should be completed annually.

Non-Resident Students

While the office may not have sufficient funds to meet the full demonstrated need of many non-resident students, students who are eligible for scholarships from departments or other private sources may be able to cover much of their costs through these combined resources. Other options utilized by non-resident students are the Parent PLUS Loan, the Grad PLUS Loan and private education loans.

Graduate Students
Graduate students should check with the Graduate College and their academic department to inquire about and apply for graduate scholarship opportunities.
How Much Aid to Accept

Budget Worksheet
This worksheet along with the financial aid award can help students borrow only what is needed to pay for college. Financial Aid Counselors can answer questions or help if uncertain about how much financial aid to accept.

<table>
<thead>
<tr>
<th>2020-2021 ACADEMIC YEAR</th>
<th>ESTIMATED IOWA RESIDENT COSTS</th>
<th>ESTIMATED NON-RESIDENT COSTS</th>
<th>YOUR COSTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition &amp; Fees(^1)</td>
<td>8,938</td>
<td>19,480</td>
<td>$</td>
</tr>
<tr>
<td>Room &amp; Board: includes residence hall contract and meal plan. If living off campus, consider rent, security deposit, utility, and grocery costs.</td>
<td>9,160</td>
<td>9,160</td>
<td>+</td>
</tr>
<tr>
<td>Books &amp; Supplies(^2)</td>
<td>800</td>
<td>800</td>
<td>+</td>
</tr>
<tr>
<td>Personal/Miscellaneous: includes costs such as cell phone, entertainment, insurance, personal items, etc.(^2)</td>
<td>1,756</td>
<td>1,756</td>
<td>+</td>
</tr>
<tr>
<td>Transportation: reasonable allowance for transportation to and from home.(^2)</td>
<td>640</td>
<td>640</td>
<td>+</td>
</tr>
<tr>
<td><strong>ESTIMATED TOTAL COST</strong></td>
<td><strong>21,294</strong></td>
<td><strong>31,836</strong></td>
<td>=</td>
</tr>
</tbody>
</table>

\(^1\)Undergraduate Tuition, there is a Supplemental Tuition of $1,742/yr for Upper Level and Graduate Business Students.

\(^2\)These are not billed by the University of Northern Iowa. Students should strongly consider if financial aid is needed to assist with these expenses.

Total Estimated Cost of Attendance (from worksheet above) $

| Awards on the Financial Aid Award That Are NOT loans: Credit to U-Bill | - |
| Grants | - |
| UNI Scholarships | - |
| Outside Scholarships (e.g., organizations, hometown, etc.) | - |
| **Balance of Estimated Expenses That Need to be Paid** | = |
| Amount a Student and Family Can Contribute | - |
| Parents | - |
| Student (savings or earnings) | - |
| Work-study Earnings (if awarded; does not credit to U-Bill) | - |
| Other Sources (from gifts, grandparents, etc.) | - |
| **The “Bottom Line” (What a Student and Family May Need to Borrow in Student Loans)** | = |
| Need-Based Loans: Credit to U-Bill (no interest accrues while enrolled at least ½ time) | - |
| Federal Direct Subsidized Loan | - |
| Other Loans: Credit to U-Bill (interest accrues upon disbursement) | - |
| Federal Direct Unsubsidized Loan | - |
| Federal Direct Parent PLUS Loan | - |
| Last Resort - Private Education Loan (financial aid counseling required) | - |
| **Balance Remaining for the 2020-2021 Academic Year** | = |

If a balance exists, reevaluate the figures to determine how expenses will be paid. See pages 18 to 21 for payment information. If the balance is negative, determine if the entire amount is needed or if loan amounts can be reduced.

2020-2021 Required Reading finaid.uni.edu
Accepting Loans

Subsidized & Unsubsidized Loans
Students can accept their own loans online in their Student Center. If the student wants to decline or borrow less than what is stated on the award, they may lower the amount of the loan, but may not increase the amount.

If a loan is initially reduced or declined, it can still be accepted throughout the academic year by contacting our office. First-time borrowers must complete the Master Promissory Note (MPN) online at studentaid.gov. The MPN is valid for 10 years.

In addition to the MPN, if a student is borrowing a loan at UNI for the first time, they must complete online Entrance Counseling at studentaid.gov. Students will use their FSA ID to complete these requirements.

Loans are split evenly between the fall and spring semesters, unless the loan is indicated to be fall-only or spring-only. The first disbursement will be at the beginning of the fall semester and the second disbursement will be at the beginning of the spring semester.

Master Promissory Note (MPN)
The borrower is agreeing to repay the lender (U.S. Department of Education) all loans made under the MPN. The borrower also confirms they understand multiple loans may be made under this MPN. The MPN covers both the Federal Direct Subsidized Loan and the Federal Direct Unsubsidized Loan. The amount of subsidized and unsubsidized loans the student is eligible for is included on the award. The MPN does not show a specific loan amount because it also serves as the promissory note for future loans.

PLUS Loan for Parents
Dependent students are not able to accept PLUS loans on their award because the borrower is the parent, not the student.

Parents wanting to borrow a Direct PLUS Loan should log into studentaid.gov using their FSA ID. Once logged in parents will complete the following:
• Apply for a Direct PLUS Loan
• Direct PLUS Loan Master Promissory Note

If the parent borrower has borrowed PLUS Loans at UNI previously for the same student, they will only need to complete the “Apply for PLUS Loan” link.

If a parent has more than one student attending UNI, a separate PLUS Loan Master Promissory Note and “Apply for a Direct PLUS Loan” form must be completed for each student.

Private Education Loan
If parents elect not to accept the PLUS loan, students have the opportunity to apply for a Private Education Loan. These loans are offered through private lenders. It is suggested that students research lenders to learn about the terms, rates and benefits of their particular loan. All Private Education Loan borrowers are required to meet with our office prior to certification of the loan.

We have a historical lender list online which is comprised of lenders our students have borrowed from over the past three years, and still offer private education loans to the students attending the University of Northern Iowa. We recommend you contact lenders directly for the most current and complete information before making a decision to borrow. For the full list, please visit https://finaid.uni.edu/types-of-aid/private-education-loans.
Understanding Scholarships

Scholarship Availability
At the time the award is created, any scholarship our office has been informed of will appear on the student’s award. If we are informed of a scholarship after the initial award is created, a revision to the award will be made. An email notification is sent to the student’s UNI email account regarding the revision.

Scholarships awarded from the Office of Admissions and individual departments will specify if they are renewable, and what criteria is required for renewal. Some scholarships are awarded on a year-to-year basis, and require the UNI Scholarship Application be completed each year for full consideration.

RaiseMe Scholarships
RaiseMe is an online micro-scholarship platform that allows students to see their scholarship earning potential at colleges and universities nationwide. By completing a RaiseMe application by January 15th of your senior year, you can create a profile and earn scholarship dollars for your high school achievements. Your total earnings previewed in RaiseMe are a minimum guarantee of the scholarships that you will receive from UNI. Please note that your RaiseMe earnings will be encompassed through a variety of UNI scholarship programs, and your earnings are not on top of these scholarships.

Impacts of Withdrawing
If a student withdraws from classes, any undisbursed funds are returned to the department that awarded it, or to the off-campus donor.

Thanking Donors
Funds for scholarships come from individuals who have given their own assets to assist students. It is very important to thank them for their generosity. In the thank-you letter, refer to the scholarship by the name displayed on the award. Tell the donor about yourself, such as where you are from, major, why you chose UNI, goals and future plans. Be sure to thank them and proof your letter!

Hometown Scholarships
Scholarships awarded from local communities, organizations, churches or other private sources are referred to as Hometown Scholarships. Students receiving these scholarships must report them to our office, per federal regulations.

Hometown Scholarships Checks
Most scholarship checks are made payable to UNI and the student. Students will need to endorse the check, add their student ID number and full name before mailing the check to our office.

If the donor requires enrollment verification please contact the Office of the Registrar at 319-273-2241 or via e-mail at registrar@uni.edu.

If the donor requires billing confirmation, please contact the Office of Business Operations at 319-273-2164 or via e-mail at student.accounts@uni.edu. UNI only electronically bills students.

Once the check is received and processed, the scholarship will credit to the student’s U-Bill, provided the student is enrolled full-time. If the student is not full-time, an enrollment exception must be granted by the donor, or the scholarship funds will be returned. Scholarships are equally split between semesters; half for fall term, half for spring term, unless the donor specifies differently.

Donor Information
Donors should use the UNI Scholarship Donor Form when submitting checks at: finaid.uni.edu/scholarship

Mail checks to:
UNI Office of Financial Aid & Scholarships
ATTN: Scholarships
105 Gilchrist Hall
Cedar Falls, IA 50614-0024
Freshman Scholarships

Scholarships are awarded for the academic year (fall and spring). Priority is given to students admitted by May 1. Any remaining allocation will be awarded on a first come, first served basis. Applicants applying directly from high school for Fall 2020 will be automatically considered for these four year scholarships. The majority of the scholarships listed below are renewable with a 2.5 GPA and continuous full-time enrollment.

<table>
<thead>
<tr>
<th>2020-21 Scholarships</th>
<th>Award Amount</th>
<th>ACT (SAT) and GPA Requirements (must meet both)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>PANTHER IMPACT AWARD</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$14,000 ($3,500/year for 4 years)</td>
<td>29+ (1330)</td>
<td>3.8+</td>
</tr>
<tr>
<td>$12,000 ($3,000/year for 4 years)</td>
<td>25+ (1200)</td>
<td>3.5+</td>
</tr>
<tr>
<td>$6,000 ($1,500/year for 4 years)</td>
<td>23+ (1140)</td>
<td>3.3+</td>
</tr>
<tr>
<td>$4,000 ($1,000/year for 4 years)</td>
<td>20-22 (1030-1100)</td>
<td>3.5+</td>
</tr>
</tbody>
</table>

Must be an Iowa resident. If applicants do not meet the minimum GPA and test score, they can qualify for the $4,000 level with an RAI score of 320 or higher.

| **UNI-T.E.D. SCHOLARSHIP** |             |                                             |
| $8,000 ($2,000/year for 4 years) | - | 3.7+ |
| $6,000 ($1,500/year for 4 years) | - | 3.3-3.69 |
| $4,000 ($1,000/year for 4 years) | - | 3.0-3.29 |

Students must identify as being part of a traditionally underrepresented population (African American/Black, Hispanic/Latino, Alaskan Native or American Indian, Asian American, Native Hawaiian or other Pacific Islander, or Multiracial) OR have participated in a TRIO program.

| **UNI ADVANTAGE AWARD** |             |                                             |
| $20,000 ($5,000/year for 4 years) | Add up to $8,000 if you meet the requirements below. |
| $4,000 ($1,000/year for 4 years) | 25+ (1200) | 3.5+ |
| $8,000 ($2,000/year for 4 years) | 27+ (1260) | 3.7+ |

Must maintain out-of-state residency for continued eligibility, must be a new high school graduate.

| **OUT-OF-STATE LEGACY SCHOLAR AWARD** |             |                                             |
| $8,000 ($2,000/year for 4 years) | Awarded if a parent, grandparent or sibling graduated from UNI or a sibling is currently enrolled at UNI. |

This scholarship is renewable with a 2.5 cumulative GPA or higher.

| **UNI-T.E.D. SCHOLARSHIP** |             |                                             |
| $12,000 ($3,000/year for 4 years) | - | 3.7+ |
| $10,000 ($2,500/year for 4 years) | - | 3.3-3.69 |
| $8,000 ($2,000/year for 4 years) | - | 3.0-3.29 |

Students must identify as being part of a traditionally underrepresented population (African American/Black, Hispanic/Latino, Alaskan Native or American Indian, Asian American, Native Hawaiian or other Pacific Islander, or Multiracial) OR have participated in a TRIO program.
## Freshman Scholarships

The following require completion of the UNI Scholarship Application or specific website as listed.

<table>
<thead>
<tr>
<th>Scholarship</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Presidential Scholar Award</strong></td>
<td>• 20 awards&lt;br&gt;• Four year award&lt;br&gt;• Renewable with a college GPA of 3.5 or above</td>
</tr>
<tr>
<td></td>
<td>Up to $3,500&lt;br&gt;• Must meet two of the following three criteria:&lt;br&gt;1. ACT composite of 29 or higher (SAT EWR+M of 1340 or higher)&lt;br&gt;2. GPA of 3.80 or higher&lt;br&gt;3. National Merit Semi-Finalist</td>
</tr>
<tr>
<td><strong>Bright Scholars of Iowa</strong></td>
<td>• Amount of awards vary&lt;br&gt;• Four year award&lt;br&gt;• Renewable with a college GPA of 2.5 or above</td>
</tr>
<tr>
<td></td>
<td>Iowa Resident, Cost of Attendance&lt;br&gt;• Must rank in the top 10 percent of high school graduating class, or RAI of 299 or above, or composite ACT of 28 or above&lt;br&gt;• Commitment to learning and community service&lt;br&gt;• Must demonstrate success in face of adversity&lt;br&gt;• Must qualify for Federal Pell Grant&lt;br&gt;• Priority to a child for whom neither parent has earned a four-year college degree&lt;br&gt;• Must live on campus</td>
</tr>
<tr>
<td><strong>UNI Residents of Iowa Scholars of Excellence Award (UNI RISE Award)</strong></td>
<td>• Renewable&lt;br&gt;• Full-time, consecutive enrollment at UNI&lt;br&gt;• A minimum 2.5 cumulative GPA&lt;br&gt;• Four year award&lt;br&gt;• 25 Awards&lt;br&gt;$4,000&lt;br&gt;• Be an Iowa resident entering UNI directly from high school.&lt;br&gt;• Have an ethnic or racial status of African American/Black, Hispanic/Latino, Alaskan Native or American Indian, Asian, Native Hawaiian or other Pacific Islander.&lt;br&gt;• Have an ACT composite score of 23 or higher, or SAT EWR+M of 1140 or higher (Students who do not meet the ACT or SAT score may be considered if they have a Regents Admissions Index (RAI) score of 290 or higher, or a GPA of 3.7+).&lt;br&gt;• Demonstrated involvement in activities outside of the classroom, which could include community service, and display leadership or potential for future leadership.&lt;br&gt;• Apply for admission and submit the UNI Scholarship Application by January 15.&lt;br&gt;• Must live on campus&lt;br&gt;Note: Preference will be given to students who demonstrate financial need as determined by the FAFSA, and/or first-generation students. $2,000 to be applied toward summer tuition during one summer term at UNI. The summer would be optional to students, and could be used for study abroad.</td>
</tr>
<tr>
<td><strong>Ben and Pat Allen Scholarships</strong></td>
<td>$4,000&lt;br&gt;• Minimum of 2.5 high school GPA&lt;br&gt;• Preference to Iowa residents</td>
</tr>
</tbody>
</table>

### COLLEGE OF BUSINESS (UNIBusiness)

Students are considered automatically for the following scholarships when they are admitted to UNI.

<table>
<thead>
<tr>
<th>Scholarship</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>UNIBusiness Scholars Awards</strong></td>
<td>• Plan to major in a Business program&lt;br&gt;• High school GPA of 3.5+ and a composite ACT of 25+&lt;br&gt;• Priority given to students admitted by January 15</td>
</tr>
<tr>
<td><strong>UNIBusiness UNI-T.E.D. Scholarship</strong></td>
<td>$250 to $750 per year&lt;br&gt;• Plan to major in a Business program&lt;br&gt;• High school GPA of 3.0+&lt;br&gt;• Students must identify as being part of a traditionally underrepresented population (African American/Black, Hispanic/Latino, Alaskan Native or American Indian,Asian American, Native Hawaiian or other Pacific Islander, or Multiracial) OR have participated in a TRIO program.</td>
</tr>
</tbody>
</table>

### COLLEGE OF SOCIAL AND BEHAVIORAL SCIENCES (CSBS)

<table>
<thead>
<tr>
<th>Scholarship</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>CSBS Scholar Awards</strong></td>
<td>Up to $2,000&lt;br&gt;• Academic achievement&lt;br&gt;• Plan to major in one of the CSBS degree programs</td>
</tr>
<tr>
<td><strong>CSBS Multicultural Scholar Awards</strong></td>
<td>Up to $2,000&lt;br&gt;• Underrepresented racial, cultural or ethnic background&lt;br&gt;• Plan to major in one of the CSBS degree programs&lt;br&gt;• Academic achievement&lt;br&gt;• Financial need may be considered</td>
</tr>
<tr>
<td><strong>Alderman Scholarships</strong></td>
<td>Up to $2,000&lt;br&gt;• Good academic standing&lt;br&gt;• Plan to major in one of the CSBS degree programs&lt;br&gt;• Awarded to needy, worthy and appreciative students who have experienced difficulties</td>
</tr>
</tbody>
</table>
## Freshman Scholarships

### COLLEGE OF EDUCATION (COE)

<table>
<thead>
<tr>
<th>Scholarship</th>
<th>Amount</th>
<th>Requirements</th>
</tr>
</thead>
</table>
| COE Scholars Award                               | Up to $1,000 per year | • Plan to major in one of the COE degree programs  
|                                                  |                 | • ACT of 26 or higher                                                       |
| Benjamin J. Allen Teacher Education Scholar Awards | Iowa resident tuition per year | • Plan to major in one of the COE degree programs  
|                                                  |                 | • Minimum ACT of 26                                                         |
|                                                  |                 | • Iowa resident                                                              |
| COE UNI-T.E.D. Scholarship                       | Up to $1,000 per year | • Plan to major in a COE degree program                                         
|                                                  |                 | • High school GPA of 3.0+                                                    |
|                                                  |                 | • Students must identify as being part of a traditionally underrepresented population (African American/Black, Hispanic/Latino, Alaskan Native or American Indian, Asian American, Native Hawaiian or other Pacific Islander, or Multiracial) OR have participated in a TRIO program. |

### COLLEGE OF HUMANITIES, ARTS AND SCIENCES (CHAS)

<table>
<thead>
<tr>
<th>Scholarship</th>
<th>Amount</th>
<th>Requirements</th>
</tr>
</thead>
<tbody>
<tr>
<td>Art Scholarships</td>
<td>Up to $1,000</td>
<td>• Portfolio review; visit the UNI Scholarship Application for details</td>
</tr>
<tr>
<td>School of Music (SOM) Scholarships</td>
<td>Up to $6,000</td>
<td>• Admission to the SOM; visit the UNI Scholarship Application for details</td>
</tr>
<tr>
<td>Theatre Activity Scholarships</td>
<td>Up to $1,000</td>
<td>• “B” average or rank in upper 30% of high school graduating class</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Visit the UNI Scholarship Application for details</td>
</tr>
<tr>
<td>Science Technology &amp; Mathematics Scholarships</td>
<td>Up to $1,000</td>
<td>• Plan to major in one of the following: Biology, Chemistry &amp; Biochemistry, Computer Science, Earth Science, Technology, Mathematics, Physics, Science Teaching or Environmental Science.</td>
</tr>
<tr>
<td>James E. Kercheval Memorial Scholarships</td>
<td>$5,000 to $8,000</td>
<td>• Serious interest in pursuing a major in Chemistry or Biochemistry</td>
</tr>
</tbody>
</table>
Transfer Scholarships

Scholarships are awarded for an academic year (fall and spring). College scholarships have a January 15th deadline unless noted otherwise.

<table>
<thead>
<tr>
<th>Institutional Scholarships</th>
<th>Annual Award</th>
<th>Eligibility Criteria</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Transfer Scholar Award</strong></td>
<td>$1,000</td>
<td>Must have 30 transferable hours (after high school graduation) with minimum 3.25 GPA or above</td>
</tr>
<tr>
<td>Available for one year</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>The UNI-T.E.D. Scholarship</strong></td>
<td>$1,000 - $2,000</td>
<td>Requires ethnic or racial status of African American/Black, Hispanic/Latino, Spanish, Alaskan Native or American Indian, Asian, Native Hawaiian or other Pacific Islander, or have participated in a TRIO program.</td>
</tr>
<tr>
<td>(Unifying Through Excellence &amp; Diversity)</td>
<td></td>
<td>Must be a U.S. citizen or permanent resident.</td>
</tr>
<tr>
<td>Renewable for one year with a college GPA of 2.5 or higher</td>
<td></td>
<td>Must have 30 transferable hours (after high school graduation) with minimum 2.5 GPA or above</td>
</tr>
<tr>
<td><strong>&quot;Phi Theta Kappa (PTK) Scholarship&quot;</strong></td>
<td>$1,000</td>
<td>Member of (or will be inducted into) the Phi Theta Kappa International Honor Society at the community college</td>
</tr>
<tr>
<td>Available for transfers for two years</td>
<td></td>
<td>Must have earned 30 transferable hours (after high school graduation) with a minimum 3.5 GPA</td>
</tr>
<tr>
<td>Renewable for one year with a college GPA of 3.0 or above</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>&quot;Phi Theta Kappa (PTK) All-Iowa Academic Team Award&quot;</strong></td>
<td>$2,000</td>
<td>Awarded to students named to the Phi Theta Kappa All-Iowa Academic Team</td>
</tr>
<tr>
<td>Renewable for one year with a college GPA of 3.0 or higher</td>
<td></td>
<td>Send copy of certificate to: UNI Office of Admissions</td>
</tr>
<tr>
<td><strong>&quot;Phi Theta Kappa (PTK) All-USA Academic Team Award&quot;</strong></td>
<td>$5,000</td>
<td>Send copy of your Phi Theta Kappa (PTK) All-USA Academic Team award certificate or confirmation letter to: UNI Office of Admissions</td>
</tr>
<tr>
<td>Available to transfers for two years</td>
<td></td>
<td>Must be a U.S. citizen or permanent resident.</td>
</tr>
<tr>
<td>Renewable for one year with a college GPA of 3.0 or above</td>
<td></td>
<td>Must have 30 transferable hours (after high school graduation) with minimum 2.5 GPA or above</td>
</tr>
<tr>
<td><strong>Out-of-State Legacy Scholar Award</strong></td>
<td>$2,000</td>
<td>Must be a non-resident of Iowa</td>
</tr>
<tr>
<td>Must maintain out-of-state residency for</td>
<td></td>
<td>Must have a parent, grandparent or sibling who graduated from UNI or a sibling currently enrolled at UNI</td>
</tr>
<tr>
<td>continued eligibility</td>
<td></td>
<td>Must answer “yes” to question on Application for Admission regarding parent, grandparent or sibling</td>
</tr>
<tr>
<td>Renewable for one year with a college GPA of 2.5 or higher</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>UNI T.E.D. (Unifying Through Excellence and Diversity)</strong></td>
<td>$1,000 - $2,000</td>
<td>Requires ethnic or racial status of African American/Black, Hispanic/Latino, Spanish, Alaskan Native or American Indian, Asian, Native Hawaiian or other Pacific Islander or TRIO participant</td>
</tr>
<tr>
<td>Renewable for one year with a college GPA of 2.5 or higher</td>
<td></td>
<td>Must be U.S. citizen or permanent resident.</td>
</tr>
<tr>
<td><strong>Roy J. Carver Scholarship</strong></td>
<td>$6,000</td>
<td>Sophomore students attending an Iowa community college</td>
</tr>
<tr>
<td>Apply at carvertrust.org by April 1</td>
<td></td>
<td>Full time enrollment</td>
</tr>
<tr>
<td>Students of all majors can apply</td>
<td></td>
<td>Must be a U.S. Citizen and have graduated from an Iowa high school or have been an Iowa resident at least 5 consecutive years prior to application</td>
</tr>
<tr>
<td><strong>UNIBusiness Transfer Scholarship</strong></td>
<td>$1,000</td>
<td>Must demonstrate financial need</td>
</tr>
<tr>
<td>Apply through the UNI Scholarship Application</td>
<td></td>
<td>Minimum 2.8 GPA</td>
</tr>
<tr>
<td>Renewable with a college GPA of 3.0 or above</td>
<td></td>
<td>Top five incoming transfer students based on current GPA</td>
</tr>
<tr>
<td>Must be UNIBusiness student</td>
<td></td>
<td>Must maintain 3.0 GPA</td>
</tr>
<tr>
<td><strong>CSBS Transfer Scholarship</strong></td>
<td>$1,000</td>
<td>Must take ALEKS test upon admission</td>
</tr>
<tr>
<td>Apply through the UNI Scholarship Application</td>
<td></td>
<td>Must be a declared business major</td>
</tr>
<tr>
<td>Renewable for one year with college GPA of 3.0 or higher</td>
<td></td>
<td>Preference to declared majors within College of Social and Behavioral Sciences</td>
</tr>
</tbody>
</table>

The following scholarships require a separate application.

<table>
<thead>
<tr>
<th>Scholarship Name</th>
<th>Award Amount</th>
<th>Eligibility Criteria</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>UNI Business Transfer Scholarship</strong></td>
<td>$1,000</td>
<td>Top five incoming transfer students based on current GPA</td>
</tr>
<tr>
<td><strong>CSBS Transfer Scholarship</strong></td>
<td>$1,000</td>
<td>Preference to declared majors within College of Social and Behavioral Sciences</td>
</tr>
</tbody>
</table>

The following are awarded at the time of admission and do not require a separate application. Priority is given to students admitted by March 1. Any remaining allocations will be awarded on a first-come, first served basis.
<table>
<thead>
<tr>
<th>Grants</th>
<th>Annual Award</th>
<th>Eligibility Criteria</th>
</tr>
</thead>
</table>
| **Federal Pell Grant**                                               | Up to $6,345 | • An EFC of 5,711 or less as determined on the FAFSA  
• U.S. citizen or eligible non-citizen  
• Undergraduate working towards first bachelor’s degree |
| **Federal Supplemental Educational Opportunity Grant**                | $1,000       | • An EFC of 1,000 or less as determined on the FAFSA  
• U.S. citizen or eligible non-citizen  
• Undergraduate working towards first bachelor’s degree  
• Funds limited, awarded on first-come, first-served basis |
| **Federal TEACH Grant**                                              | Up to $4,000 | • U.S. citizen or eligible non-citizen  
• Complete FAFSA; however, not based on financial need  
• Score above the 75th percentile on ACT or SAT; or maintain a GPA of 3.25 or higher  
• Enrolled as a first bachelor’s or master’s degree student in an academic program necessary to begin a career in teaching in an identified high-need field  
• Sign a TEACH Grant Agreement to Serve (ATS) to teach in a high-need field in a low-income school for four academic years within eight calendar years after completing or withdrawing from the academic program. (If service obligation is not met, the grant converts to a Federal Direct Unsubsidized Loan that must be repaid.) |
| **IMAGES Grant**                                                     | Up to $2,000 | • Demonstrate financial need as determined on the FAFSA  
• Iowa resident  
• Undergraduate working towards first bachelor’s degree  
• Ethnic or racial status of African American/Black, Hispanic/Latino/Spanish, Alaskan Native, American Indian, Asian, Native Hawaiian or other Pacific Islander  
• Priority given to students who participated in College Bound activities  
• Funds limited, awarded on first-come, first-served basis |
| **Tuition Guarantee Program for Iowans**                             | Tuition and Fees | • New graduate from an Iowa high school  
• Iowa resident  
• An EFC of 1,000 or less as determined on the FAFSA  
• Must be Pell Grant eligible for remaining 3 years |
| **Tuition Guarantee Program for Iowa Community College Multicultural Iowans** | Tuition and Fees | • Iowa resident  
• Have 30 transferable hours from an Iowa community college  
• Pell Grant-eligible as determined by the FAFSA  
• Ethnic or racial status of African American/Black, Hispanic/Latino/Spanish, Alaskan Native, American Indian, Asian, Native Hawaiian or other Pacific Islander |
| **Tuition Assistance Grant**                                         | $1,000 to $1,200 | • An EFC of 8,000 or less as determined on the FAFSA for undergraduate students  
• Funds limited, awarded on first-come, first-served basis |
| **College of Business Grant**                                        | $1,000       | • Pell Grant-eligible as determined by the FAFSA  
• College of Business junior or senior undergraduate student  
• College GPA of 2.5 or higher |
Grants

Teaching Majors!

If you’ll be teaching in a high-need field of study and in a low-income school, you need to know about:

TEACH Grants!

TEACHER EDUCATION ASSISTANCE FOR COLLEGE AND HIGHER EDUCATION GRANT

TEACH Grant recipients can receive up to $4,000/year for four years as an undergraduate and two years as a graduate.

To qualify for a federal TEACH Grant you must:

• Be a U.S. citizen or eligible non-citizen
• Complete the FAFSA
• Score above the 75th percentile on college admissions test (ACT or SAT) or maintain a GPA of at least 3.25
• Be enrolled as an undergraduate (first B.A. only) or graduate
• Be enrolled in coursework that is necessary to begin a career in teaching in an identified high-need field
• Be in a qualifying major or minor
• Sign an agreement to teach full-time in a low-income school and in a high-need field for four academic years within eight calendar years after graduation

2019-2020

Undergraduate UNI Major & Minor Codes that qualify for TEACH Grant consideration

<table>
<thead>
<tr>
<th>Code</th>
<th>Major/Minor</th>
</tr>
</thead>
<tbody>
<tr>
<td>21B</td>
<td>*Basic Science (K-8)</td>
</tr>
<tr>
<td>21I</td>
<td>*Mathematics (K-8)</td>
</tr>
<tr>
<td>22J</td>
<td>*Instructional Strategist</td>
</tr>
<tr>
<td>22K</td>
<td>*Early Childhood Special Education</td>
</tr>
<tr>
<td>33K</td>
<td>Technology &amp; Engineering Education</td>
</tr>
<tr>
<td>33Y</td>
<td>*Technology Education-Teaching</td>
</tr>
<tr>
<td>629</td>
<td>*Teach English to Speakers of Other Languages</td>
</tr>
<tr>
<td>692</td>
<td>TESOL/French</td>
</tr>
<tr>
<td>694</td>
<td>TESOL/German</td>
</tr>
<tr>
<td>69B</td>
<td>TESOL/ Spanish</td>
</tr>
<tr>
<td>79D</td>
<td>*Spanish</td>
</tr>
<tr>
<td>800</td>
<td>*Mathematics</td>
</tr>
<tr>
<td>82A</td>
<td>All Science Teaching</td>
</tr>
<tr>
<td>82J</td>
<td>Middle/Junior High School Science</td>
</tr>
<tr>
<td>844</td>
<td>*Biology</td>
</tr>
<tr>
<td>865</td>
<td>Chemistry</td>
</tr>
<tr>
<td>870</td>
<td>*Earth Science</td>
</tr>
<tr>
<td>880</td>
<td>Physics</td>
</tr>
<tr>
<td>88B</td>
<td>TESOL/Spanish</td>
</tr>
<tr>
<td>88H</td>
<td>Physics Teaching - Honors Research</td>
</tr>
</tbody>
</table>

Graduate UNI Major Codes that qualify for TEACH Grant consideration

<table>
<thead>
<tr>
<th>Code</th>
<th>Major</th>
</tr>
</thead>
<tbody>
<tr>
<td>21Q</td>
<td>Literacy Education</td>
</tr>
<tr>
<td>242</td>
<td>Special Education: Field Specialization</td>
</tr>
<tr>
<td>244</td>
<td>Special Education: Career/Vocational Programming &amp; Transition</td>
</tr>
<tr>
<td>28C</td>
<td>*Counseling: School Counseling</td>
</tr>
<tr>
<td>353</td>
<td>School Library Studies</td>
</tr>
<tr>
<td>62T</td>
<td>Teaching English to Speakers of Other Languages</td>
</tr>
<tr>
<td>696</td>
<td>TESOL/Spanish</td>
</tr>
<tr>
<td>78T</td>
<td>Spanish: Teaching Emphasis</td>
</tr>
<tr>
<td>80A</td>
<td>Math for Middle Grades (4-8)</td>
</tr>
<tr>
<td>80K</td>
<td>Mathematics: Secondary</td>
</tr>
<tr>
<td>821</td>
<td>Science Education</td>
</tr>
<tr>
<td>827</td>
<td>Science Education: Earth Science Education</td>
</tr>
<tr>
<td>82B</td>
<td>Science Education: Physics Education</td>
</tr>
</tbody>
</table>

*Indicates Minor only   ^Indicates Major or Minor
# Students must have completed a teacher education program as an undergraduate

Contact the Office of Financial Aid and Scholarships at 273-2700 for more information about the TEACH Grant.
Additional Assistance
If a student receives additional funds not listed on the award (off-campus scholarships), report them immediately to our office. To do this, go to the Student Center and select Report Other Financial Aid in the finances tab; fill in the provided area.

If there is any change to the financial aid eligibility because of the additional assistance, the student will receive an email notifying them of the revision. Whenever a student receives additional assistance, the award may be adjusted or reduced, even if aid has already been disbursed.

Students enrolled at more than one institution are prohibited from receiving financial aid from both institutions.

Title IV Federal Aid
In order to receive federal aid, students must not be in default on federal educational loans or owe any refunds on federal grants received at any postsecondary institution. An official final high school transcript must also be on file in the Office of Admissions.

Students may use funds listed on the award only for educational expenses incurred at UNI for the 2020-2021 academic year.

The university applies financial aid directly to charges on the U-Bill. Funds in excess of these charges at the time of disbursement will be released to the student as a refund. If subsequent charges are made to the U-Bill, it is the student’s responsibility to pay them.

Financial aid does not cover certain charges. Check the U-Bill at least once a month to be sure there are not unpaid charges. Financial aid awarded for a specific semester can only pay for charges for that semester, and the aid can only be disbursed to the U-Bill for that same semester. It cannot be used to pay prior semester balances.

Enrollment Requirements
We assume that students will enroll full-time in a degree program at the university. The COA includes an allowance for tuition at a full-time rate. Students must be enrolled at least half-time (6 hours per semester for undergraduates and 5 hours per semester for graduates) in for-credit classes to receive any financial aid. Non-credit classes are not eligible for financial aid. If students enroll less than full-time but at least half-time, the aid may be reduced based on the enrollment level. Note:

- Scholarships require full-time enrollment before disbursement.
- Not-for-credit, audited, guided independent study and Camp Adventure classes do not count towards enrollment.
- Less than full-time enrollment may reduce future aid eligibility and Satisfactory Academic Progress (see page 22-23)

Our office monitors enrollment. If a student withdraws from courses and falls below the minimum credit hour requirements, they may be required to repay all or part of their aid. If students are considering withdrawing from a class, discuss the situation fully with a Financial Aid Counselor before doing so. Adjustments to financial aid are not made until after the drop/add (Census) date for each semester.
Terms & Conditions

If the student chooses or is asked to withdraw from the university, inform our office immediately. If the student received a federal student loan, they will be sent information about completing exit counseling. Depending on when they withdrew, they may be required to repay all or part of their aid.

Our office is required to verify that students who receive a non-passing grade (any grade other than A, B, C, D, I or P) actually attended the class, and earned a non-passing grade.

To remain eligible for financial aid, students must make satisfactory academic progress toward completion of their degree requirements (see page 22-23).

Undergraduate students who have received one bachelor’s degree and are pursuing a teaching licensure program or second degree in another program will only be eligible for loans. However, a student enrolled in an approved dual-degree program or who is a double major may qualify for aid aside from loans.

Students enrolled as a non-degree student, and wanting to receive financial aid, need to contact their academic department or the Office of the Registrar to determine their degree status.

15 TO FINISH!

Taking 15 credit hours per semester enables students to receive their degree at a quicker pace, while saving money by avoiding an extra year of college.*

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition and Fees:</td>
<td>$8,938</td>
</tr>
<tr>
<td>Room and Board:</td>
<td>$9,160</td>
</tr>
<tr>
<td>Textbooks for one year:</td>
<td>$800</td>
</tr>
<tr>
<td>Loss of salary (average starting salary):</td>
<td>$40,000</td>
</tr>
<tr>
<td>Potential Financial Loss:</td>
<td>$58,898</td>
</tr>
</tbody>
</table>

*Some majors require five years to finish and/or some students prefer to progress at a slower rate. This is intended to promote financial awareness.
Disbursing Financial Aid

Receiving Financial Aid
The earliest financial aid can be disbursed is one week prior to the semester beginning; financial aid continues to disburse daily (Monday-Friday) after that point.

If a student is not meeting criteria to have their aid disbursed at the time of the initial disbursement, but meets the requirements later within the semester, their aid may be able to disburse at that time.

Grants, scholarships, and loans are first applied directly to the U-Bill to pay charges for tuition, fees, university housing and other university charges. Financial aid awarded for a specific semester can only pay for charges for that same semester.

In compliance with federal regulations, the total financial aid awarded will not exceed the student’s Cost of Attendance. If additional aid is awarded, a manual review will occur and the overawarded aid may be charged back. It is the responsibility of the student to pay back any aid that is charged back due to an overaward.

Refunds
If financial aid exceeds the charges on the U-Bill, the student will receive a refund. Students may have the refund deposited directly into a bank account. If they do not choose this option, a paper refund will be issued. Paper refunds are printed weekly on Friday and held for pick up at the Cashier’s window at 103 Gilchrist Hall. Students are required to provide valid identification when picking up their check. Checks not picked up within 14 days will be mailed to the student’s permanent home address. The receipt of funds will be significantly delayed if they are not set up for direct deposit.

If a refund is received for a loan and the funds are not wanted, the entire refund or a portion may be returned to our office to reduce the loan for the current semester. UNI will return the funds to the lender lowering total loan indebtedness.

If a refund is received yet the student still owes money on their U-Bill, the student may not have given permission to authorize financial aid to pay miscellaneous charges (see page 19).

Direct Deposit
Students must enroll in direct deposit through their MyUNIverse within the My Page tab. It is the responsibility of the student to ensure the accuracy of their bank routing and account numbers to avoid delays. Students will receive an automatic email notification each time a refund is sent to their bank account. Students are encouraged to verify receipt of funds with their bank prior to conducting any transactions.

The university will initiate direct deposit refunds daily beginning the first week prior to classes, and continuing through the second week of classes, to accommodate increased financial aid disbursements. Beginning the third week of each semester, direct deposits will be initiated on Monday, Wednesday and Friday of each week.

Parents can have the Parent PLUS Loan deposited directly to their bank account by completing the Direct Deposit for Parent PLUS Loans form. This form is located at obo.uni.edu/student_accounts.

Work-Study
Work-Study is earned by working for Work-Study employers. The student receives the wages as a paycheck and it is not automatically applied to the U-Bill. Wages are typically paid bi-weekly through the employer’s payroll system. Students interested in community service may find a position available through the Work-Study program. Students should apply for work-study jobs which are posted on the web at careerservices.uni.edu.
U-Bill Information

Student Billing
The U-Bill is maintained by the Office of Business Operations (OBO). OBO notifies students by email the first of each month if there has been activity on the account. The email lets the student know they have a U-Bill available to view or print on the Student Center. Payment for each semester’s charges are due the 20th of each month. If the due date falls on a weekend, the due date will be the first business day following. The university does not send paper bills.

U-Bills for the fall semester will be issued to students in early August. New charges are billed throughout the semester. To determine how much the student owes, go to the Student Center and look at the Account Summary in the Finances section. To see charges in detail, select Account Inquiry from the Student Center. Additional instructions of how to read the bill can be viewed at obo.uni.edu/student_accounts.

Students can grant third party access to their U-Bill by creating a username and password for parents or other third parties on their MyUNIverse under the My Page tab and within the Third Party Accounts section.

The first bill for a semester is issued before financial aid has credited to the U-Bill. If students are anticipating aid to be applied to their bill, they should check the balance of their U-Bill the week before classes begin.

Every student is required to electronically review and agree to the U-Bill Terms and Conditions of Financial Responsibility. Students will complete this on MyUNIverse via the Student Center. The terms and conditions can also be referred to on the Office of Business Operations website at obo.uni.edu/student_accounts.

Granting Permission
Title IV federal aid credits to the U-Bill and is applied to tuition, mandatory fees and contracted housing/meal plans. Title IV aid may pay miscellaneous charges such as parking permits, event tickets, etc., on the U-Bill with student authorization.

The online authorization can be obtained through the following path:
MyUNIverse > Student Center > Finances section > Account Inquiry link > Account Services tab > Student Permissions

This authorization will remain in effect until the student leaves UNI or revokes it. The student may revoke authorization by completing a form available from a Student Accounts Specialist in OBO.

If permission is not granted, it is possible for the student to receive a refund and still have an outstanding U-Bill.

Payments
U-Bill payments can be made by cash, check or online via e-check. UNI does not accept credit or debit cards. Payments must be received by the due date to avoid a late fee (up to 1%) and other restrictions. Payments can be made:

- Online via e-check on the Student Center
- In person at the Cashier’s window
- In the drop-box located outside of the east entrance of Gilchrist Hall
- Mailed to:
  University of Northern Iowa
  OBO-Student Accounts
  103 Gilchrist Hall
  Cedar Falls, IA 50614-0008

Include the student number in the memo section of the check.
Viewing the U-Bill

1. Locate the Finances section within the Student Center

   - **Finances**
     - My Account
       - Account Inquiry
     - Financial Aid
       - View Financial Aid
     - Account Inquiry
     - Report Financial Aid
     - Other Financial Aid
     - make a payment
     - Account Summary
       - You owe 1,619.34.
       - Due Now: 1,619.34
       - Future Due: 0.00
       - **You have a past due balance of 1,619.34.**
       - Currency used is US Dollar.

2. Click the Account Inquiry link

   - **Finances**
     - My Account
       - Account Inquiry
     - Financial Aid
       - View Financial Aid
     - Account Inquiry
     - Report Financial Aid
     - Other Financial Aid
     - make a payment
     - Account Summary
       - You owe 1,619.34.
       - Due Now: 1,619.34
       - Future Due: 0.00
       - **You have a past due balance of 1,619.34.**
       - Currency used is US Dollar.

3. The summary tab displays total due by term

   - **Account Summary**
     - What I Owe
       - Term
         - FALL 2020: 3,785.00
         - SPRING 2021: 3,785.00
         - TOTAL: 7,570.00
     - Outstanding Charges & Deposits: 3,785.00
     - Pending Financial Aid: 3,785.00
     - Total Due: 7,570.00
     - Currency used is US Dollar.

4. The activity tab shows all transactions and when they are posted

   - **Charges Due**
     - Following is a Running Totals summary by due date of the charges and deposits that you owe. Review either the Details by Due Date table or the Details by Charge table to see the specific charges.

     | Due Date | Due Amount | Running Total |
     |----------|------------|---------------|
     | 01/20/2019 | 4,091.33   | 4,091.33      |

     Currency used is US Dollar.

     - **Details by Due Date**
       - View By: All Terms

     - **Details by Charge**
       - Currency used is US Dollar.

     - **Invoices Due**
       - View U-Bill

5. The charges due tab displays details by due date and charge. In the Invoices Due section, at the bottom, click the View U-Bill link

   - **Charges Due**
     - Following is a Running Totals summary by due date of the charges and deposits that you owe. Review either the Details by Due Date table or the Details by Charge table to see the specific charges.

     | Due Date | Due Amount | Running Total |
     |----------|------------|---------------|
     | 01/20/2019 | 4,091.33   | 4,091.33      |

     Currency used is US Dollar.

     - **Details by Due Date**
       - View By: All Terms

     - **Details by Charge**
       - Currency used is US Dollar.

     - **Invoices Due**
       - View U-Bill
Payment Plan
The UNI Self-Service plan allows students to select a five-month plan each semester. All enrolled students are eligible to participate. Students can enroll after the first bill for the semester is generated; however, a student must enroll prior to the first billing due date.

To enroll, students must log into their Student Center and complete the online payment plan agreement. There is a $20 deferred billing fee per semester.

Collections
If a student allows the U-Bill to go more than four months past due and fails to respond to communications from student accounts staff, the account may be placed for collection with an outside agency. The cost of this action will be passed on to the student to pay.

1098-T
The 1098-T form is a tuition statement that assists students in determining whether they qualify for certain education related tax credits under the Taxpayer Relief Act of 1997. The IRS requires eligible educational institutions to submit the student’s name, address, taxpayer’s identification number (TIN), enrollment and academic status for each student enrolled during the calendar year. Educational institutions must also report amounts to the IRS pertaining to qualified tuition and related expenses, as well as scholarships and/or grants, taxable or not. Qualified tuition and related expenses include: undergraduate and graduate tuition, student fees and assessment fees. All forms will be available by January 31 of the following year. An electronic copy is available in the Student Center.

Enroll in Payment Plan
1. Click Account Inquiry within the Finances section

2. Select the Account Services tab and then enroll in payment plan

4 C’s That Bust a Budget
Beware of the four C’s that can bust a budget. Cars, Clothes, Credit Cards and Cell Phones. Students are encouraged to sign up for Live Like a Student to increase their financial literacy and knowledge. For more information check out finaid.uni.edu/live-like-a-student
Satisfactory Academic Progress (SAP)

Financial Aid Review Process
The University of Northern Iowa has established requirements of Satisfactory Academic Progress (SAP) that all students must meet in order to be eligible for financial aid. The financial aid programs affected include, but are not limited to, all federal, state, and institutional aid, and private education loans.

Financial Aid SAP is reviewed on an annual basis following the conclusion of the spring semester. Students must meet all three requirements at the time of review, or they will be placed on Financial Aid Suspension. Students placed on Financial Aid Suspension MUST appeal to have their aid reinstated for upcoming semesters at UNI.

SAP Requirements
To maintain eligibility for financial aid, students must meet three standards:

1. **Minimum GPA**
   Undergraduate and 2nd BA students must maintain a minimum 2.0 cumulative GPA.
   Graduate students must maintain a minimum 3.0 cumulative GPA.

2. **Pace of Progression**
   Students must complete 67% of all coursework attempted at UNI. Only grades of A, B, C, D, X, CR, or P are counted as completed. Failed classes, withdrawn classes, and incomplete grades do not count as completed credit hours and negatively impact the SAP calculation. Transfer credit hours are NOT included in this calculation.

   Example: A student has attempted 114 credits at UNI and completed 87 credits (76% completion rate), thus meeting this standard of academic progress.

   NOTE: The credit hours from a repeated course are counted as attempted hours every time the course is repeated.

3. **Maximum Time to Complete a Degree**
   Students must complete a degree within a certain number of credit hours and semesters. Transfer credit hours count towards the maximum credit hours. The maximum number of credits is 150% of the degree requirements per the academic catalog.

   Example: If a degree requires 120 credits to complete, 150% of 120 is 180 credits (180 credits would be the maximum).

Undergraduate students must complete a degree within 12 full-time semesters; 2nd BA and Graduate students must complete a degree within 6 full-time semesters.

Reinstatement of Financial Aid
Students placed on Financial Aid Suspension have the opportunity to appeal and/or have their previous grades reviewed by the Office of Financial Aid & Scholarships. Students have the following options for aid reinstatement:

1. **Initiate the financial aid appeal process.**
   Financial Aid Suspension appeals must demonstrate extenuating circumstances that impeded a student's ability to make progress academically. All appeals must be accompanied by third party documentation of the circumstances encountered, as well as a signed academic plan of study.

   The Financial Aid SAP policy is separate from the Office of the Registrar Academic Standing Policy. Students on Academic Probation or Suspension should contact the Office of the Registrar with questions. Students on Academic Suspension may need to appeal their SAP standing upon re-admission to UNI.

2. **Meet all Financial Aid SAP requirements.**
   Undergraduate and 2nd BA students must improve their cumulative GPA to the 2.0 minimum. Graduate students must improve their cumulative GPA to the 3.0 minimum. All students must also meet the 67% course completion standard. You will not be reinstated under this condition until following the completion of an entire semester of coursework, or by individual request. MBA students must complete module 1.

3. **Review of grade changes.**
   Students experiencing grade changes that may reinstate their aid eligibility should contact the Office of Financial Aid & Scholarships to have their academic progress reviewed. Review of grade changes must occur prior to the end of the semester/academic year in which a student is appealing for aid.
Satisfactory Academic Progress (SAP)

Appeal Process and Deadlines
An appeal process is in place for those experiencing extenuating circumstances that impacted their ability to meet the Financial Aid SAP standards. Appeal forms and instructions may be obtained from the Office of Financial Aid & Scholarships or online at finaid.uni.edu/academic-progress.

It is recommended that students submit their appeals as soon as possible to avoid processing delays. Appeals must be submitted by October 1 for the fall semester and March 1 for the spring semester. Late appeals may not be accepted.

Reinstatement of financial aid is contingent upon the availability of the funds at the time the appeal is approved.

Appeals are evaluated on an individual basis. While there is no limit on the number of times a student can appeal their SAP standing, students should be aware that multiple appeals may be difficult to approve. In these cases, significant documentation of extenuating circumstances should be submitted for evaluation.

Financial Aid Probation Status
Financial Aid Probation is available for a maximum of one semester for students who have successfully appealed to have their aid reinstated. Students on Financial Aid Probation must continue to adhere to the Financial Aid SAP Policy and any other conditions listed on the appeal approval notice. Students on Financial Aid Probation status are reviewed at the end of each semester.

Students not making progress toward the terms of their appeal notice will have their aid suspended and must re-appeal to have their aid reinstated.

Financial Aid Academic Plan
If it is not possible for a student with an approved appeal to achieve minimum SAP standards within one semester, the student will be placed on an Academic Plan. While on the Financial Aid Academic Plan, students must meet all SAP standards each semester. The conditions for the approved appeal will continue each term until the student meets the minimum standard(s) or fails to meet the conditions of the approved appeal.

If the student fails to meet the appeal conditions, the student's account will revert to Financial Aid Suspension status, indicating the student is ineligible for aid. The student must then appeal to have their aid reinstated.

Denied Appeals
Students with denied Financial Aid Suspension appeals may continue attending UNI by funding their own education or by exploring alternative private education loan options. You must check with private lenders to determine if they offer loans to students not meeting SAP requirements.

If students meet all of the SAP standards in the future, they must contact the Office of Financial Aid & Scholarships to request a review of their financial aid status.

Additional Information
For additional information regarding the SAP Appeal process, recommendations, helpful hints, and frequently asked questions, please review the SAP Tips & Additional Information website at finaid.uni.edu/sap-tips-faq.
Withdrawing

Federal regulations require the university to return a portion or all of the federal student aid that has been disbursed if a student withdraws from one or more classes, or withdraws entirely from the university. The amount of federal student aid that is required to be returned will vary depending on the date of withdrawal. If a student is considering withdrawing from one or more classes, or from the university, it is important to visit with a Financial Aid Counselor to discuss the situation. Dropping to less than half-time enrollment or withdrawing from all classes may affect the repayment status of a current or previous student loan.

Withdrawing from Classes

Our office monitors hours of enrollment for students receiving financial aid. Students who withdraw from courses during the first two weeks of class, but are still enrolled, will have their aid reduced accordingly. Students who withdraw from courses after the first two weeks of the semester, but are still enrolled, will not have their financial aid adjusted. However, a student’s eligibility for financial aid in future semesters may be affected if courses have been withdrawn from. For more information refer to the SAP section.

The Office of the Registrar has a tuition refund policy that determines the tuition and fees refunded to a student who withdraws from all classes. The amount is based on the date the student withdraws from the university, and may vary from 0-100%. Students should check with the Office of the Registrar or the university catalog to determine the tuition and fees refund for which they may be eligible.

Room and board refunds are made in accordance with the Department of Residence contract. Contact the Department of Residence for more information about room and board refunds.

Return of Financial Aid

Students who withdraw from all classes at the university before 60% of the semester has passed are required to return unearned financial aid.

For example, if a student completes 30% of the semester, then 30% of the financial aid received may be retained and the other 70% of financial aid received must be returned in the following order:

1. Federal loans
2. Federal grants
3. State programs
4. UNI grants and scholarships
5. Off-campus awards

Students are notified of any changes to their financial aid resulting from withdrawal, and should check their U-Bill after they have withdrawn. Students who withdraw from all classes after 60% of the semester has passed can retain all of the financial aid that has been disbursed. Students should keep in mind that loans disbursed must still be repaid according to the terms of the promissory note.

<table>
<thead>
<tr>
<th>Timing</th>
<th>Tuition &amp; Fee Refund Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Before Classes Begin</td>
<td>100%</td>
</tr>
<tr>
<td>Withdraw During 1st Week</td>
<td>90%</td>
</tr>
<tr>
<td>Withdraw During 2nd Week</td>
<td>75%</td>
</tr>
<tr>
<td>Withdraw During 3rd Week</td>
<td>50%</td>
</tr>
<tr>
<td>Withdraw During 4th Week</td>
<td>25%</td>
</tr>
<tr>
<td>Withdraw After 4th Week</td>
<td>0%</td>
</tr>
</tbody>
</table>

The above chart is the tuition refund timeline used by the Office of the Registrar.
Withdrawing

Unofficially Withdrawing (Stop Attending)
At the end of each semester, our office reviews the status of students who received all “F” grades. Course instructors are contacted for assistance in identifying the last date of attendance. If a student stops attending all classes during a semester but fails to officially withdraw, the student will be considered “unofficially withdrawn” and is at risk of having portions of their financial aid returned based on the withdrawal percentages. Financial aid adjustments will be reflected on the U-Bill.

Student Employment Opportunities

Students can search for on and off campus jobs, internships and cooperative education opportunities within the online job board. Students do not need Federal Work-Study to have a job on UNI's campus; in fact the majority of student jobs at UNI are non-Work-Study.
Student Employment

**Departmental Employment**
There are more than 5,400 jobs on campus. Approximately 75% of these positions are funded through departmental employment. This type of employment allows departments to hire students and pay their wages with departmental funds. Any degree seeking student at UNI enrolled at least half-time in coursework may be employed as a departmental student employee. This type of employment has no bearing on financial aid.

**Work-Study Employment**
Work-Study is a federal program for students who have high financial need as determined by the FAFSA. Students must have an EFC between 0-8,000, U.S. citizen or eligible non-citizen and be enrolled as an undergraduate at least half-time.

Work-Study will appear on the award and is typically awarded for $2,000 per academic year. Recipients need to accept or decline Work-Study. UNI has limited funding for Work-Study. We encourage students to complete the FAFSA early to increase their chances of consideration for Work-Study. Students who have been awarded Work-Study should begin their job search early as many of these positions fill quickly. Students awarded Work-Study who do not find employment within the first four weeks of class may potentially have it removed from their award.

Students who are participating in a UNI exchange or study abroad experience are not eligible to earn Work-Study. Graduate students are not awarded Work-Study, however they can be considered for CSL or America Reads positions.

**Community Service Learning (CSL)**
Community Service Learning (CSL) is a cooperative program between UNI and local nonprofit agencies. Students earn Work-Study funds at off-campus organizations that are not politically affiliated or discriminatory in their services based on religious affiliation. CSL affords students the opportunity to gain valuable work or paid internship experience with community organizations. Students have been employed through CSL in a variety of organizations ranging from museums and libraries to daycares and recreation centers. Students may begin working in CSL positions as early as the first day of classes in the fall semester. For more information about CSL, contact the CSL Coordinator at (319) 273-6916.

**America Reads**
Students can earn Work-Study while tutoring at an off-campus local elementary school. Further information is available at finaid.uni.edu/workstudy.

**Securing Employment**
The online job board at careerservices.uni.edu is a one-stop tool designed to assist students in their search for employment. The search includes departmental or Work-Study jobs, and on or off campus opportunities.

Before starting as a student employee, students must visit Career Services and complete necessary documentation such as an I-9 and W-4, as well as enroll in direct deposit. To complete the I-9, students will need to have their original social security card, birth certificate or passport.

All student employees (departmental and Work-Study) are paid on a bi-weekly basis via direct deposit.
## Loans

### Direct Loans

<table>
<thead>
<tr>
<th>Program</th>
<th>Annual Award</th>
<th>Eligibility Criteria</th>
</tr>
</thead>
</table>
| Federal Direct Loan, Subsidized              | $3,500-5,500  | - File a FAFSA  
- U.S. citizen or eligible non-citizen  
- Enrolled at least half-time  
- Complete Direct Loans Entrance Counseling and Master Promissory Note at studentaid.gov  
- Subsidized Loans are not available for graduate students  
- Complete the Annual Student Loan Acknowledgement online at studentaid.gov                                                                 |
| Federal Direct Loan, Unsubsidized            | $2,000 to 20,500 | - File a FAFSA  
- U.S. citizen or eligible non-citizen  
- Enrolled at least half-time  
- Complete Direct Loans Entrance Counseling and Master Promissory Note at studentaid.gov  
- Complete the Annual Student Loan Acknowledgement online at studentaid.gov                                                                 |
| Federal Direct PLUS Loan for Parents         | Up to the cost of attendance, minus other financial aid received | - Student on whose behalf the loan is being borrowed must file a FAFSA  
- Student must be a dependent student, enrolled at least half-time  
- Parent borrower must be U.S. citizen or eligible non-citizen  
- Parent borrower must not have an adverse credit history  
- Complete Direct Loans PLUS Loan Request and PLUS Master Promissory Note at studentaid.gov  
- Complete the Annual Student Loan Acknowledgement online at studentaid.gov                                                                 |
| Federal Direct PLUS Loan for Graduate Students | Up to the cost of attendance, minus other financial aid received | - File a FAFSA  
- U.S. citizen or eligible non-citizen  
- Enrolled at least half-time  
- Not have an adverse credit history  
- Complete Direct Loans Entrance Counseling, PLUS Loan Request and PLUS Master Promissory Note at studentaid.gov  
- Complete the Annual Student Loan Acknowledgement online at studentaid.gov                                                                 |

1 Amount of award may vary depending upon state residency, and/or federal, state and institutional funding.  
2 For the maximum and aggregate loan limits for Subsidized and Unsubsidized Loans see the chart on page 29.  
Please note: Origination fees are effective as of October 1, 2019.
Direct Loans
Direct Loans from the Federal Direct Loan Program are fixed-interest loans for eligible undergraduate and graduate students to help cover the cost of higher education. These federal loans are borrowed directly from the U.S. Department of Education at participating schools. These loans do not require a credit check. An origination fee is withheld from the loan when it is disbursed. Payments are not necessary on Direct Loans while a student is enrolled at least half-time; this is known as in-school deferment. Students have six months after graduating or dropping below half-time enrollment before beginning repayment; this is referred to as their grace period. There are two types of Direct Loans; subsidized and unsubsidized.

Subsidized Loans
Subsidized loans provide a fixed interest rate and are available to undergraduate students who demonstrate financial need based on the results of the FAFSA. Interest is not charged on these loans while the student is enrolled at least half-time or during the student’s grace period. Interest starts accruing after the student’s grace period. Graduate students are not eligible for subsidized loans.

Unsubsidized Loans
Unsubsidized loans provide a fixed interest rate and are available for undergraduate students regardless of financial need, although the FAFSA must still be filed. Interest accrues on an unsubsidized loan from the time it is first disbursed. The student can pay the interest while in school or the interest can be allowed to accrue and be capitalized (added to the principal of the loan) upon repayment.

Loan Amount Limits
There are limits on the maximum amount available to borrow per grade level and academic year. A student may qualify to borrow both subsidized and unsubsidized loans based upon demonstrated financial need.

The actual amount a student can borrow depends on grade classification, dependent or independent status, degree status and loan history. Annual loan amounts may be less than the maximum amounts shown in the loan limit chart (see page 29) based on student eligibility.

Direct Loan awards have origination fees, so the amount applied to the U-Bill will be lower than the amount listed on the award. Origination fees are set annually by the federal government.

Subsidized Loan Time Limitation
A new borrower on or after July 1, 2014 must complete a degree within 150% of the published length of the borrower’s program to remain eligible for the interest subsidy benefits on all subsidized loans. If a degree is not completed within the 150% timeframe and the borrower is still enrolled, the borrower will lose all subsidy benefits from that point-in-time forward, as well as future eligibility for subsidized loans.
Student Loans

Direct Loan Limits
The following chart provides maximum annual (fall, spring and summer) and aggregate loan limits for Subsidized and Unsubsidized Direct Loans.

<table>
<thead>
<tr>
<th>Classification</th>
<th>Dependent Undergraduate Student</th>
<th>Independent Undergraduate Student (and dependent student whose parents are denied the PLUS loans)</th>
<th>Graduate Student</th>
</tr>
</thead>
<tbody>
<tr>
<td>Freshman (0-29 hours)</td>
<td>$5,500 ($3,500)</td>
<td>$9,500 ($3,500)</td>
<td>$20,500 (all Direct Unsubsidized Loan)</td>
</tr>
<tr>
<td>Sophomore (30-59 hours)</td>
<td>$6,500 ($4,500)</td>
<td>$10,500 ($4,500)</td>
<td></td>
</tr>
<tr>
<td>Junior/Senior (60+ hours)</td>
<td>$7,500 ($5,500)</td>
<td>$12,500 ($5,500)</td>
<td></td>
</tr>
<tr>
<td>2nd BA/Teacher Licensure</td>
<td>$7,500 ($5,500)</td>
<td>$12,500 ($5,500)</td>
<td></td>
</tr>
<tr>
<td>Maximum Total Debt from Direct Loans (aggregate loan limits)</td>
<td>$31,000 ($23,000)</td>
<td>$57,000 ($23,000)</td>
<td>$138,500</td>
</tr>
</tbody>
</table>

1The number in parentheses represents the maximum amount that may be subsidized.

The loan amounts cannot exceed the COA minus other financial aid received. Mid-year graduating students (December) may only borrow a portion of their annual loan limit. This amount is pro-rated based on enrolled hours at the census date and the student’s annual loan limit.

For information regarding how to accept loans and forms necessary for disbursement, see page 8.

Direct PLUS Loan for Graduate Students
A graduate student may apply for a Direct PLUS Loan for Graduate Students. The amount available is the COA minus all other financial aid awarded, including the Direct Unsubsidized Loan. To be approved, a student must not have an adverse credit history. If a student does not pass the credit check, the loan may still be approved if someone else agrees to endorse the loan. The endorser promises to repay the loan if the borrower fails to do so. The student can also appeal the denial of the credit check. If a PLUS Loan is approved based on an endorser or appeal, the student borrower will be required to complete additional PLUS Loan counseling at studentaid.gov before the loan can be disbursed.

Students taking the PLUS Loan for Graduate Students need to complete a PLUS MPN for Graduate/Professional Students. This MPN is separate from the unsubsidized loan MPN. All MPNs are completed at studentaid.gov. The student must also complete entrance counseling as a graduate student and the Annual Student Loan Acknowledgment at studentaid.gov.
Private Education Loans
A private education loan is a non-federal loan issued by a private lender such as a bank or credit union. Private education loans are available for students and/or parents. Private education loans have both fixed and have variable interest rates, require a credit check, have varied repayment options and do not provide the same benefits as federal student loans. Students and/or parents may borrow up to the COA minus other financial aid received. Federal regulations require our office to be notified of any private education loan received. Students should always exhaust federal loan options first, before considering a private education loan.

Selecting a Private Education Loan
Students and/or parents should carefully research and compare the options available from different lenders and select the lender that best suits their needs.

We have a historical lender list online which is comprised of lenders our students have borrowed from over the past three years, and still offer private education loans to the students attending the University of Northern Iowa. We recommend you contact lenders directly for the most current and complete information before making a decision to borrow. For the full list, please visit https://finaid.uni.edu/types-of-aid/private-education-loans.

Students and/or parents may select any lender of their choice. Students are required to complete Private Education Loan Counseling with our office before the loan can be certified (approved) with the lender.

A private education loan will not be certified for any student who has remaining federal student loan eligibility (Subsidized or Unsubsidized). For more information about private education loans, or to set up a meeting with a Financial Aid Counselor, contact our office.

Consider the following when taking a Private Education Loan:

- Cosigner Release
- Fixed or Variable Rate
- Origination Fee
- Repayment Length
- Interest Payments While in School
- Loan Forgiveness

Private Education Loan Timeline

1. Student and/or parent applies and is approved for a private education loan
2. UNI receives notification and contacts the student to complete Private Education Loan Counseling
3. After the student completes Private Education Loan Counseling, UNI will certify the loan with the lender
4. The loan will disburse toward the student’s U-Bill within 8-12 business days after certification occurs
5. Students are encouraged to sign up for Direct Deposit (located in their MyUNIverse) to receive their refund as quickly as possible
Direct PLUS Loan for Parents
Parents of dependent students may borrow up to the COA minus other financial aid received. The PLUS Loan provides a fixed interest rate, and interest is charged from the date of the first disbursement until the loan is paid in full. An origination fee is deducted proportionately each time a disbursement is made.

To be eligible for a PLUS Loan:
• The student must have a valid FAFSA on file
• The parent borrower must be the student’s biological parent, adoptive parent or stepparent
• The student must be a dependent student who is enrolled at least half-time
• The student and parent must be U.S. citizens or eligible non-citizens
• The parent borrower must not be in default on any federal educational loan
• The parent borrower must not owe an overpayment on a federal educational grant
• The parent borrower must not have an adverse credit history
• Student must be meeting SAP policy
• If a parent does not wish to find an endorser or appeal a denial, they can notify our office to have the student’s financial aid award reviewed.

If the parent does not pass the credit check, they may still be able to borrow the loan if someone agrees to endorse the loan. The parent can also appeal the credit decision if they feel it should be approved. Parent borrowers requiring an endorser or credit appeal must complete additional PLUS Loan counseling at studentaid.gov.

For information on how to apply and obtain a PLUS Loan refer to page 8.

Repayment
The repayment period for a PLUS Loan begins at the time the loan is fully disbursed, and the first payment is due within 60 days after the final disbursement. However, the parent may defer repayment while the student is enrolled at least half-time. The parent can also choose to have a six-month grace period after the student is no longer enrolled at least half-time, before beginning repayment.

Parents may request deferment of their PLUS Loan by contacting their federal loan servicer. If parents are unsure who their federal loan servicer is, they log onto studentaid.gov with their parent FSA ID. Interest will continue to accrue during periods of deferment.

PLUS Loan Eligibility
The amount of a Parent PLUS Loan is determined by subtracting all other forms of financial aid from the COA. The amount remaining is offered in a Parent PLUS Loan as seen here:

\[
\begin{align*}
\text{Cost of Attendance} & = \$21,294 \\
\text{Financial Aid Awards} & = \$12,000 \\
\text{PLUS Loan Eligibility} & = \$9,294
\end{align*}
\]
Summer Financial Aid

Aid Eligibility
Summer is considered the final semester of the academic year, therefore, eligibility is based on remaining financial aid from the previous fall and spring semesters. In order to be awarded financial aid, students must:

- Be degree seeking
- Be enrolled at least half-time
  - In the summer, half-time is 5 hours for undergraduate and 4 hours for graduate students
- Be meeting SAP standards (see pages 22-23)
- Complete a 2019-2020 FAFSA for summer 2020
  - Deadline is June 1, 2020
- Complete a 2020-2021 FAFSA for summer 2021
  - Deadline is June 1, 2021
- Not be in default on a federal student loan or owe money on a federal student grant

Camp Adventure, Audited Courses and Guided Independent Study courses do not count towards enrollment for summer financial aid.

Types of Summer Aid

Federal Pell Grant
Students who receive the Pell Grant and are full-time in the fall and spring semester must be in at least 5 credits in the summer to be eligible. Students who receive the Pell Grant during the fall and spring who were less than full-time may be eligible to receive the Pell Grant in the summer who are enrolled less than half-time.

Scholarships
Our office does not award scholarships during the summer; however, they may be awarded by departments or outside agencies.

Direct Loans
Depending on the amount borrowed during the fall and spring semester, a student may have remaining loan eligibility for summer. See annual loan limits on page 29.

Direct PLUS Loans for parents and graduate students are available for students who need additional funding.

Private Education Loans
Students who have exhausted their federal aid options are able to explore private education loans through a lender such as a bank or credit union.

Work-Study
Funding is not available in the summer for Work-Study. Students in a Work-Study position should check with their employer to see if departmental funds are available.

Disbursement of Funds
Finalize summer registration as soon as possible. Financial aid is paid directly to the U-Bill the week before the student’s earliest summer class begins. If excess funds remain, a refund will be generated. Students are required to sign up for direct deposit in order to allow their refunds to be received in a timely manner. If students drop a course after they received a refund, they may be required to return all or a portion of that refund.
Reapplying for Aid

Applications
Students must complete a FAFSA every academic year they wish to receive federal aid. Students should receive an email message explaining how to submit a renewal FAFSA. Students are encouraged to complete their FAFSA as soon as possible, as some funds are limited.

Students are also encouraged to apply for scholarships yearly. The UNI Scholarship Application for the 2021-2022 year is available July 2020 and must be submitted by January 15, 2021.

Continuing Eligibility for Aid
Generally, students will receive similar financial aid packages throughout their undergraduate years if the following remain true:

- The family’s financial circumstances, number of family members and number of siblings enrolled in college remain the same
- The federal aid programs and regulations remain the same
- Federal, state and institutional funding for aid programs are not reduced
- Students submit the appropriate application materials by the required deadlines
- Students provide accurate information on all application materials
- Students maintain SAP standards

If the student received aid from sources other than our office, such as departmental awards or private scholarships, it is the student’s responsibility to know the application requirements and deadlines for those aid programs. For reapplication procedures, contact the source or organization that awarded the funds.

Study Abroad
If students will be enrolled in a UNI-sponsored study abroad program, they must apply for financial aid through UNI. Depending on the cost of the study abroad program, we may or may not be able to meet the student’s full demonstrated financial need to attend. If the student will be participating in a study abroad program, the student must complete the study abroad application. For more information and the application visit studyabroad.uni.edu.

Unusual Circumstances
If a student’s family has experienced an unusual circumstance such as a loss of income, large out-of-pocket payments for medical or dental expenses, or incurred non-discretionary debt due to a funeral or natural disasters, contact our office for details on how we may be able to assist.

Any request to our office is considered using best professional practices and making such a request does not guarantee approval. Financial aid regulations are subject to change through legislation or policy changes by the U.S. Department of Education.

FAFSA
The 2020-2021 FAFSA was available October 1, 2019 and uses 2018 tax information. Families are encouraged to use the IRS Data Retrieval Tool to transfer their tax information into their FAFSA.
FAQ

Can Aid Be Received on Repeated Coursework?
Federal regulation limits the number of times a student may repeat a course and receive financial aid for that course. A student may receive aid when repeating a course that was previously failed, regardless of the number of times the course was attempted. A student may receive aid to repeat a previously passed course only one additional time; this policy applies regardless of if the student received aid for earlier enrollment in the course.

Can Aid Be Received for Courses Taken at Other Institutions?
Students taking classes at another institution may still be eligible to receive financial aid through UNI and pay the host institution, provided the student is degree seeking at UNI and meeting all aid requirements. Students must meet with a staff member in our office to complete a Consortium Agreement. A Consortium Agreement is an agreement between the student, our office and the host institution stating that UNI will provide financial aid for the period of enrollment specified in the agreement. Fall or spring consortiums are limited to one during a student’s undergraduate career at UNI. Students are not limited to the number of summer consortiums they may complete. If a student withdraws from classes at the host institution after receiving financial aid, the student may be required to repay all or part of the funds.

My Parents No Longer Claim Me on Their Tax Form, Am I Independent?
No. Whether or not your parents claim you on their taxes has no bearing on your financial aid. Financial aid dependency is determined by the FAFSA.

My Parent is in College, Can They be Included in the College Number on my FAFSA?
No. When the Department of Education calculates a student’s financial need, credit is only given for each sibling, not parent, living in the household and enrolled at least half-time in a college program leading to an undergraduate degree. Per federal guidelines, siblings dual enrolled in high school and college courses cannot be included either.

Is Work-Study Income Taxable?
Yes. Any money received as the result of work is considered taxable income. You will be asked to file a withholding form (W-4) and you will receive a statement of income and taxes withheld form (W-2) each calendar year. Your taxable earnings from need-based employment must be reported on your FAFSA. Questions regarding your withholding status should be directed to Payroll.

Do I Have to Report Grants, Scholarships or Fellowships to the IRS?
Part or all of a grant, scholarship or fellowship may be taxable, even if you do not receive a W-2 form. If you are in a degree program, amounts you use for expenses other than tuition and course related expenses are taxable. To determine this taxable amount: add all grant, scholarship and fellowship awards received in a calendar year, then subtract all tuition, fees, book and supply expenses. If the remaining amount is a positive number, it must be reported as income. If you are not enrolled in a degree program, the full amount of the grant, scholarship or fellowship is taxable. Contact the Internal Revenue Service for more detailed information at irs.gov.

How Can I Learn More About Federal Education Tax Credits?
The American Opportunity Tax Credit is for expenses for the first four years of post-secondary education and was extended by the IRS through Dec. 31, 2018. The Lifetime Learning Credit is based on qualified tuition and related expenses you pay for yourself, your spouse or a dependent for whom you claim an exemption on your tax return. You cannot claim both in the same year. Credits are claimed using Form 8863.
Resources

Financial Aid Resources
Office of Financial Aid and Scholarships
105 Gilchrist Hall
University of Northern Iowa
Cedar Falls, IA 50614-0024
FAX: 319-273-6950
EMAIL: fin-aid@uni.edu
finaid.uni.edu
319-273-2700

Veteran’s Benefits
Military & Veteran Student Services Coordinator
319-273-3040
Patricia Welter
Veteran Certification Official
319-273-6801

Student Employment
102 Gilchrist Hall
University of Northern Iowa
Cedar Falls, IA 50614-0384
FAX: (319) 273-6998
319-273-6857

FAFSA
fafsa.ed.gov

U.S. Department of Education
Federal Student Aid
Studentaid.gov
Online MPN
Loan Entrance/Exit Counseling
TEACH Grant Online Counseling
TEACH Grant Agreement to Serve
Loan Consolidation
PLUS Loan Application

Direct Loan Applicant Services
Questions regarding credit decisions, appeals and endorsers
1-800-557-7394

Federal Student Aid Office of the Ombudsman
Help resolving disputes and issues with federal student loans
1-877-557-2575
ombudsman.ed.gov

Loan Servicers*

Nelnet
nelnet.com
1-888-486-4722

Great Lakes Educational Loan Services, Inc.
mygreatlakes.org
1-800-236-4300

Navient
navient.com
1-800-722-1300

FedLoan Servicing (PHEAA)
myfedloan.org
1-800-699-2908

MOHELA
mohela.com
1-888-866-4352

Cornerstone Education Loan Services
mycornerstoneloan.org
1-800-663-1662

OSLA
public.osla.org
1-866-264-9762

EdFinancial Services
edfinancial.com
1-800-337-6884

Granite State Management & Resources
gsmr.org
1-800-556-0022

*A complete list of loan servicers can be found at studentaid.gov.
Additional UNI Resources

Office of Admissions
002 Gilchrist Hall
University of Northern Iowa
Cedar Falls, IA 50614-0018
admissions.uni.edu (undergraduate)
319-273-2281 (undergraduate)
grad.uni.edu (graduate)
319-273-2623 (graduate)

Office of Business Operations, Student Accounts
103 Gilchrist Hall
University of Northern Iowa
Cedar Falls, IA 50614-0008
obo.uni.edu
319-273-2164, option 3

Office of the Registrar
115 Gilchrist Hall
University of Northern Iowa
Cedar Falls, IA 50614-0006
registrar.uni.edu
319-273-2241

Department of Residence
Redeker Center
University of Northern Iowa
Cedar Falls, IA 50614-0252
dor.uni.edu
319-273-2333

Graduate College
110 Lang Hall
University of Northern Iowa
Cedar Falls, IA 50614-0135
grad.uni.edu
319-273-2748

Health Services
016 Student Health Center
University of Northern Iowa
Cedar Falls, IA 50614-0221
health.uni.edu
319-273-2009

UNI Athletics
unipanthers.com
319-273-DOME

Rod Library & UNI Museum
library.uni.edu
319-273-2838

Public Safety
30 Gilchrist Hall
University of Northern Iowa
Cedar Falls, IA 50614-0023
pubsaf.uni.edu
319-273-2712

Wellness and Recreation
101 WRC
University of Northern Iowa
Cedar Falls, IA 50614-0201
wellrec.uni.edu
319-273-6275

Gallagher Bluedorn Performing Arts Center
8201 Dakota Street
Cedar Falls, IA 50614-0801
gbpac.org
319-273-3660

For additional resources, please visit
https://finaid.uni.edu/campus-resources
Reminders

REMINDERS FOR FALL SEMESTER:

☐ Make sure final, official high school transcripts are sent to the Office of Admissions

☐ There will be a one-time Records and Document fee applied to the Fall U-Bill for $220

☐ Complete all necessary loan requirements by **July 31st** to ensure timely disbursements

☐ Be sure to sign-up for Live Like a Student online at finaid.uni.edu

Transfer Financial Success Counseling

A required session for **ALL** new transfer students with a financial aid counselor.

**30 MINUTE APPOINTMENT INCLUDES:**
- Budgeting Tips
- How to Avoid Financial Pitfalls
- Must-Have Resources
- Ins-and-Outs of Student Loans
- Important “To-Dos”

Scholarship drawings are held for participants
Increase your financial literacy.
Register for Live Like a Student sessions at summer orientation.

University of Northern Iowa | finaid.uni.edu